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## Amendments to the Claims:

The following Listing of Claims replaces all prior versions and Listings of Claims in the application:

## **Listing of Claims:**

- (Currently Amended) A method of enabling a real entity to access a service on a communication network using a virtual entity, the method comprising:
   establishing for the real entity a user account including billing data and, virtual identification data, and virtual transaction authorized data, wherein said virtual authorization data is unlinked to said billing data an identifier of said virtual entity;
   defining said virtual entity using virtual identification data that does not identify said real entity;
   assigning to said virtual entity a virtual transaction account having including said transaction-authorization data that is not linked to said billing data;
   providing at least part of said virtual identification data to enable said service to
  - identify said virtual entity; and providing said transaction-authorization data to enable said service to authorize for enabling authorization of a transaction of said virtual entity without revealing said real entity billing data.
- 2. (Previously Presented) A method according to claim 1, comprising updating said virtual transaction account to reflect said transaction.
- 3. (Previously Presented) A method according to claim 1, comprising: receiving from said user information corresponding to an attribute of said virtual entity; and updating said virtual identification data based on the information corresponding to said attribute.
- 4. (Previously Presented) A method according to claim 1, comprising: receiving funds from said real entity; updating said user account to reflect said funds; allocating at least a portion of said funds to said virtual transaction account; and

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said credit authorization.

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updating the transaction-authorization data of the virtual transaction account to reflect said portion of said funds.

- 5. (Previously Presented) A method according to claim 1, comprising: receiving from said real entity credible billing information and credit authorization for said virtual entity; updating the billing data of said user account based on said credible billing information; and updating the transaction-authorization data of the virtual transaction account to reflect
- 6. (Currently Amended) A virtual entity residing on a site of a communication network and adapted to interact on said communication network on behalf of a real entity, the virtual entity comprising:
  - a memory having stored therein pseudo information defining the virtual entity, the pseudo information including a unique pseudo user name, a password and pseudo information corresponding to one or more attributes of the virtual entity, wherein said real entity is not identifiable based on said pseudo information;
  - a virtual transaction account to enable said virtual entity to transact on said communication network without identifying said real entity, said virtual transaction account having transaction-authorization data which is not linked to said real entity; and
  - a virtual user interface to allow said real entity to monitor and control from said communication network site the interaction of said virtual entity with said communication network.
  - wherein said virtual entity is not linkable, on said communication network, to the identity of the real entity.
- 7. (Previously Presented) A virtual entity according to claim 6, wherein the pseudo information corresponding to one or more attributes of the virtual entity comprises pseudo information corresponding to one or more physical attributes of the virtual entity.

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- 8. (Currently Amended) A virtual entity according to claim 6, wherein said virtual transaction account is associated with a valid pseudo credit card, and wherein said transaction-authorization data includes pseudo billing data which is not linked to billing information of the real entity.
- (Previously Presented) A virtual entity according to claim 7, wherein said one or more
  physical attributes comprise a visual representation of said virtual entity.
- (Previously Presented) A virtual entity according to claim 7, wherein said one or more
  physical attributes comprise an audio attribute of said virtual entity.
- 11. (Previously Presented) A virtual entity according to claim 7, wherein said one or more physical attributes are unique to said virtual entity.
- 12. (Currently Amended) A system of enabling a real entity to access a service on a communication network using a virtual entity, the system comprising:
  - a first database to store data corresponding to a user account of the real entity, the user account including billing data of the real entity and an identifier of the virtual entity; and
  - a second database, associated with a site of said communication network, to store virtual identification data of the virtual entity that does not identify the real entity, and data corresponding to a virtual transaction account of the virtual entity, the virtual transaction account having transaction-authorization data that is not linked to said billing data,

wherein said virtual entity is identifiable on said communication network based on said virtual identification data,

wherein said virtual entity is able to perform a transaction on said communication network using said virtual transaction account without revealing said billing data, <u>and</u> wherein said service is able to authorize said transaction based on said transaction-authorization data without revealing said billing data, <u>and</u>

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wherein said second database is not linked to said first database over said communication network.

- 13. (Previously Presented) A system according to claim 12 wherein said billing data comprises at least one of an amount of money prepaid by said real entity, real banking account details of said real entity, real credit card data of said real entity, and data relating to funds from a credible source associated with said real entity.
- 14. (Previously Presented) A system according to claim 12, wherein the virtual transaction account in said second database is updatable by interaction via said communication network.
- 15. (Previously Presented) A system according to claim 12, wherein said virtual transaction account comprises information corresponding to an attribute of said virtual entity.
- 16. (Previously Presented) A system according to claim 15, wherein said attribute is unique to said virtual entity.
- 17. (Previously Presented) A system according to claim 12, comprising a virtual transaction processor to process transactions of said virtual entity on said communication network using said virtual transaction account.
- 18. (Currently Amended) A system according to claim 12, wherein said billing data comprises data relating to funds received from a substantially untraceable source.
- 19. (Previously Presented) A system according to claim 12, wherein the virtual identification data comprises at least one of a pseudo first name, a pseudo family name, a password, a pseudo address, and a pseudo date of birth.

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20. (Previously Presented) A system according to claim 12, wherein said virtual transaction account is associated with a valid virtual credit card account not linked to the billing data of the real entity.